

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tammy Murtha  
 Debtor

Case No. 18-17967-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db +Tammy Murtha, 6810 Martins Mill Road, Apartment A6, Philadelphia, PA 19111-4657  
 cr Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
 cr +Wilmington Trust, National Association, c/o KARINA VELTER, P.O. Box 165028,  
 Columbus, OH 43216-5028  
 cr +Wilmington Trust, National Association, not in its, c/o KEVIN G. MCDONALD,  
 701 Market St. Suite 5000, Philadelphia, PA 19106-1541  
 14337524 +Bradly E. Allen, Esquire, 7711 Castor Ave., Philadelphia, PA 19152-3601  
 14243521 EMERGENCY CARE SERVICE OF PA,PC, WAKEFIELD AND ASSOCIATES, PO BOX 50250,  
 KNOXVILLE, TN 37950-0250  
 14258338 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 14239584 Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 14239585 +KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14251753 +Philip Appenzeller, 5947 Reach Street, Philadelphia, PA 19120-1114  
 14331174 Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 JFK Blvd, 5th F,  
 Philadelphia, PA 19102-1595  
 14367862 +Wilmington Trust, National Assoc., c/o Michael J. Shavel, Esq.,  
 777 Township Line Road, Ste 250, Yardley, PA 19067-5565  
 14248711 +Wilmington Trust, National Association, c/o KARINA VELTER, Manley Deas Kochalski LLC,  
 P.O. Box 165028, Columbus, OH 43216-5028  
 14239587 Wilmington Trust, National Association, c/o Fay Servicing, LLC, P O Box 814609,  
 Dallas, TX 75381-4609  
 14243080 +Wilmington Trust, National Association, as trustee for MFRA Trust 15-00001,  
 c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 08 2019 03:19:41 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2019 03:19:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Oct 08 2019 03:19:33 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14252284 E-mail/PDF: resurgentbknofications@resurgent.com Oct 08 2019 03:20:27 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14239586 E-mail/Text: megan.harper@phila.gov Oct 08 2019 03:19:40 Water Revenue Bureau,  
 c/o City of Philadelphia, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, GREENVILLE, SC 29603-0587  
 14262221\* Wilmington Trust, National Association, c/o Fay Servicing, LLC, P O Box 814609,  
 Dallas, TX 75381-4609

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

BRADLY E ALLEN on behalf of Debtor Tammy Murtha bealaw@verizon.net  
 KARINA VELTER on behalf of Creditor Wilmington Trust, National Association  
 amps@manleydeas.com

District/off: 0313-2

User: SaraR  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Oct 07, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

KEVIN G. MCDONALD on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bkgroup@kmlawgroup.com  
MICHAEL J. SHAVEL on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 mshavel@hillwallack.com, lharkins@hillwallack.com;jrydzewski@HillWallack.com  
MICHAEL J. SHAVEL on behalf of Creditor Wilmington Trust, National Association mshavel@hillwallack.com, lharkins@hillwallack.com;jrydzewski@HillWallack.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(PHILADELPHIA)

IN RE:  
**Tammy Murtha aka Tammy Lowe**  
Debtor

CHAPTER 13

CASE NO.: 18-17967-mdc

HEARING DATE: September 17, 2019

TIME: 10:30AM

LOCATION: COURTROOM #2

**ORDER FOR RELIEF**

AND NOW, this 3rd day of October, 2019, upon the Motion  
Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for  
MFRA Trust 2015-1 (“Movant”) for relief from the Automatic Stay, it is

ORDERED THAT: Relief is granted from the automatic stay provisions of §362(a) of 11  
U.S.C. §§ 101, *et seq.* (the “Bankruptcy Code”) and Co-Debtor stay provision of 11 U.S.C.  
§1301 to permit Movant to commence or continue its foreclosure on its mortgage on Mortgaged  
Premises located at 5947 Reach Street, Philadelphia, PA 19120 (the “Mortgaged Premises”); to  
name the Debtor in the foreclosure suit solely for the purpose of foreclosing their interests in the  
Mortgaged Premises pursuant to the terms of the mortgage and loan documents.

ORDERED THAT: The Debtor shall not file a petition for relief under any Chapter of  
the Bankruptcy Code for a period of **twelve (12) months** from the date of this Order without the  
consent of this court upon notice to Movant and Movant’s counsel.

ORDERED THAT: The relief granted by this Order shall survive the conversion of  
this bankruptcy case to a case under any other Chapter of the Bankruptcy Code. Rule 4001(a)  
(3) is not applicable and Movant may immediately enforce and implement this Order granting  
Relief from the Automatic Stay.



Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge